How do you spot a scam? Listen to how someone tells you to pay

Scammers have lots of stories about why you need to pay — like pretending they're calling from the government, a business, utility, tech company, or even a charity. Or they'll call about a family emergency. Or maybe they call with an alert about a virus on your computer that needs fixing. No matter what they say, they'll pressure you to act immediately, and of course, pay them money. And, they are lying...

If someone tells you:

- "Pay us by putting money on a gift card and then give us the number on the back."
 That's a scam.
- "We'll send you a check, deposit the check, and then send us the money."—

 That's a scam. (That check will later turn out to be fake and you will be on the hook for the money.)
- "You have to pay us by sending money through a money transfer company like MoneyGram or Western Union." **That's a scam**.
- "Go to a store with a cryptocurrency ATM, put your money in to buy cryptocurrency, and use this QR code to send it to this address." **That's a scam**.

Scammers are really good at being friendly and fooling people. Scammers want to rush you. They want your money before you have time to think.

Before you do anything, stop and check (especially if they tell you not to tell anyone). Always remember, if it seems too good to be true, it probably is.

SAVE YOURSELF THOUSANDS OF DOLLARS. CALL CONSUMER PROTECTION!

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